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# **News Release**

FOR IMMEDIATE RELEASE

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## **Bemidji residents indicted for bank fraud, identity theft**

Two Bemidji residents were indicted today by a federal grand jury on charges of bank fraud and identity theft.

Monica Ann Spencer, 33, and Sean David Adams, 28, were each charged Dec. 11 with one count of aiding and abetting bank fraud and one count of aggravated identity theft. Spencer was also charged with one count of theft of government property.

Their indictment alleges that in August 2007 the two devised a scheme to defraud and obtain money from financial institutions. The indictment alleges that the defendants would steal mail containing financial information and documents such as credit card account information, credit card "cash advance checks" and bank checks. In one instance, they stole cash advance checks drawn on Washington Mutual Bank, forged the signatures of the victim and used the check to purchase items at a grocery store.

From June 2007 through September 2007, the indictment alleges that Spencer stole approximately \$7,043 worth of computers and computer accessories belonging to the Bureau of Indian Affairs.

If convicted, each defendant faces a potential maximum penalty of 30 years in prison and a \$1 million fine on the bank fraud charge and two years on the identity theft charge. Spencer faces an additional 10 years on the theft charge. All sentences are determined by a federal district court judge.

This case is the result of an investigation by the United States Postal Inspection Service, the Secret Service, the Federal Bureau of Investigation and the Beltrami County Sheriff's Office, and is being prosecuted by Assistant U.S. Attorney LeeAnn K. Bell.

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An indictment is a determination by a grand jury that there is probable cause to believe that offenses have been committed by the defendant. The defendant, of course, is presumed innocent until he or she pleads guilty or is proven guilty at trial.